

Form 213

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Michael J. Colello Jr.  
Debtor(s)

Bankruptcy Case No.: 21-10194-TPA  
Related to Docket No. 37  
Chapter: 13  
Docket No.: 38 - 37  
Concil. Conf.: 10/11/22 at 11:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **August 26, 2022**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 16, 2022**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.


On **10/11/22 at 11:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 12, 2022

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

In re:  
Michael J. Colello, Jr.  
Debtor

Case No. 21-10194-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 12, 2022

User: auto  
Form ID: 213

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID	Recipient Name and Address
db	+ Michael J. Colello, Jr., 3020 Maplewood Drive, Sharpsville, PA 16150-9252
15361941	+ Springleaf Financial, Po Box 8321, New Castle, PA 16107-8321
15383826	+ Synovus Bank, c/o Vervent Card, 2700 S Lorraine Place, Sioux Falls SD 57106-3657
15361948	+ Vervent/First Digital, PO Box 85650, Sioux Falls, SD 57118-5650
15361951	+ Wells Fargo Dealer Svc, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 13 2022 04:25:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377109	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:23	AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15361922	Email/Text: bnc-applied@quantum3group.com	Jul 13 2022 04:19:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431
15361920	+ Email/Text: ally@ebn.phinsolutions.com	Jul 13 2022 04:19:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15374550	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15361921	+ Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 04:25:29	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15375282	+ Email/Text: bknotices@totalcardinc.com	Jul 13 2022 04:19:00	BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
15361923	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jul 13 2022 04:19:00	Beneficial, Po Box 3425, Buffalo, NY 14240-3425
15361924	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 04:25:28	Cap One, Po Box 31293, Salt Lake City, UT 84131-0293
15361925	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 04:25:21	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15366087	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 04:25:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15361926	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2022 04:25:28	Capital One Bank Usa, Po Box 31293, Salt Lake City, UT 84131-0293
15371597	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 13 2022 04:19:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
15361927	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 04:25:31	Citifinancial, Po Box 6217, Sioux Falls, SD 57117-6217
15361928	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 13 2022 04:25:24	Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243

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15361929	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 13 2022 04:19:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15361930	+ Email/Text: ebnotifications@creditacceptance.com	Jul 13 2022 04:19:00	Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070
15361931	Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15361932	Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15373363	Email/Text: mrdiscen@discover.com	Jul 13 2022 04:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15361933	+ Email/Text: EBN@edfinancial.com	Jul 13 2022 04:19:00	Edfinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15381393	+ Email/Text: EBN@edfinancial.com	Jul 13 2022 04:19:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
15361934	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 13 2022 04:25:16	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15361935	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 13 2022 04:19:00	GM Financial, Po Box 181145, Arlington, TX 76096-1145
15380409	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 04:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15361936	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 13 2022 04:25:14	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15378138	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 04:25:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15361937	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 13 2022 04:25:21	Midland Mortgage/MidFirst, Po Box 268959, Oklahoma City, OK 73126-8959
15361938	+ Email/PDF: cbp@onemainfinancial.com	Jul 13 2022 04:25:21	Onemain, Po Box 1010, Evansville, IN 47706-1010
15361939	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2022 04:25:23	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15383776	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2022 04:25:16	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15380382	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 13 2022 04:19:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15363454	Email/Text: bnc-quantum@quantum3group.com	Jul 13 2022 04:19:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15363306	Email/Text: bnc-quantum@quantum3group.com	Jul 13 2022 04:19:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
15361940	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 13 2022 04:19:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15433078	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 13 2022 04:19:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15361942	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 04:25:21	Synchrony Bank, 200 Crossing Boulevard, Suite 101, Bridgewater, NJ 08807-2876
15362164	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 04:25:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15361943	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 04:25:27	Synchrony Bank/JCP, PO Box 965007, Orlando,

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15361944	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 04:25:27	FL 32896-5007 Synchrony Bank/TJ Maxx, Po Box 965015, Orlando, FL 32896-5015
15361945	+ Email/PDF: gecsed@recoverycorp.com	Jul 13 2022 04:25:27	Synchrony Bank/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
15361946	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 13 2022 04:19:00	Tbom/Milestone, Po Box 4499, Beaverton, OR 97076-4499
15361947	+ Email/Text: bncmail@w-legal.com	Jul 13 2022 04:19:00	Td Bank Usa/Target Credit, Po Box 673, Minneapolis, MN 55440-0673
15361949	+ Email/Text: bknotices@totalcardinc.com	Jul 13 2022 04:19:00	Vervent/Tbom, Po Box 85710, Sioux Falls, SD 57118-5710
15361950	+ Email/Text: bnc-bluestem@quantum3group.com	Jul 13 2022 04:19:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15361951	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 13 2022 04:36:42	Wells Fargo Dealer Svc, Po Box 71092, Charlotte, NC 28272-1092
TOTAL: 46			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15371598	*+	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Michael J. Colello Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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